

In re:  
Lawrence Edward Fusaro  
Michele JoAnn Marmero  
Debtors

Case No. 15-17318-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Feb 12, 2021

Form ID: 3180W

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Lawrence Edward Fusaro, Michele JoAnn Marmero, 904 Newport Road, Bristol, PA 19007-2462
13616655	Century Eye Care LTD, 216 Mill Street, Bristol, PA 19007-4809
13640164	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 13 2021 01:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 13 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2021 00:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Feb 13 2021 00:42:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13627020	EDI: HNDACOM	Feb 13 2021 04:23:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
13672229	EDI: BECKLEE.COM	Feb 13 2021 04:23:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13635940	EDI: CAPITALONE.COM	Feb 13 2021 04:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13850055	EDI: ECMC.COM	Feb 13 2021 04:23:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
13704648	+ EDI: MID8.COM	Feb 13 2021 04:23:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13729177	+ Email/Text: Bankruptcy.Notices@pnc.com	Feb 13 2021 00:41:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
13714060	EDI: PRA.COM	Feb 13 2021 04:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13669005	+ Email/Text: bncemail@w-legal.com	Feb 13 2021 00:42:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14228221	EDI: BL-BECKET.COM	Feb 13 2021 04:23:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13671276	Email/Text: bankruptcytn@wakeassoc.com		

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Feb 13 2021 00:41:00

EMERGENCY ASSOCIATES OF LOWER  
BUCKS, REVENUE RECOVERY  
CORPORATION, PO BOX 50250,  
KNOXVILLE, TN 37950-0250

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
DAVID NEEREN	on behalf of Creditor PNC Bank N.A. dneeren@udren.com, vbarber@udren.com
DAVID NEEREN	on behalf of Creditor PNC Bank National Association dneeren@udren.com, vbarber@udren.com
MICHELE PEREZ CAPILATO	on behalf of Joint Debtor Michele JoAnn Marmero perezcapitolaw@yahoo.com michelecapitolaw@gmail.com;capilatormr81063@notify.bestcase.com;capitolaw.assistant@gmail.com
MICHELE PEREZ CAPILATO	on behalf of Debtor Lawrence Edward Fusaro perezcapitolaw@yahoo.com michelecapitolaw@gmail.com;capilatormr81063@notify.bestcase.com;capitolaw.assistant@gmail.com
MORRIS ANTHONY SCOTT	on behalf of Creditor PNC Bank N.A. pabk@logs.com
REBECCA ANN SOLARZ	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor PNC Bank N.A. bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com
WILLIAM EDWARD CRAIG	on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11

**Information to identify the case:**

Debtor 1	<u>Lawrence Edward Fusaro</u>	Social Security number or ITIN	xxx-xx-3303
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michele JoAnn Marmero</u>	Social Security number or ITIN	xxx-xx-7568
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-17318-mdc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence Edward Fusaro

Michele JoAnn Marmero

2/11/21

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**